

**ANNUAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

Analysis Date: 03/31/23

Loan Number:

ADDRESS SERVICE REQUESTED

 JACQUELYN FASCINELLA
 ANTHONY C FASCINELLA
 368 LODER STREET
 SAYRE PA 18840

Borrower Name: JACQUELYN FASCINELLA

Co-Borrower Name: ANTHONY C FASCINELLA

 Customer Service: **866-882-8187**
 Monday through Friday 8:30 a.m. to 9:00 p.m. Eastern Time

 Visit Our Website at: www.planethomelending.com
 Email: cs@myloansupport.com

Planet Home Lending, LLC ("Planet") has reviewed your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay items such as property taxes, mortgage insurance and homeowner's insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting June 01, 2023?

Payment Items	Current Payment	New Payment	Difference
Principal and Interest	\$598.82	\$598.82	\$0.00
Escrow	347.66	347.66	0.00
Shortage/Surplus	-21.78	0.00	21.78
Total Monthly Payment	\$924.70 *	\$946.48	\$21.78

- Note:** If you currently use a bill pay service to make your monthly payments, please update the amount scheduled for submission in June to reflect the new payment listed above. If you are currently set up on automatic payments with Planet, your June payment will automatically be adjusted to include the above escrow amount(s).

- If you have an adjustable rate mortgage the New Payment Amount may not reflect any pending changes to the Principal and Interest portion of your payment.

* For customers in a Chapter 11 or 13 bankruptcy, this amount may not reflect payments made to the trustee. Please contact your attorney or Trustee if you have any questions.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – the amount we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance, and homeowner's insurance premiums. The information below compares the amounts Planet expected to pay for each item this past year from your escrow account to the actual amounts that were paid. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Expected Amounts Due	Actual Amounts Due	Difference
HOMEOWNERS	\$1,688.64	\$1,688.64	\$0.00
SCHOOL	\$1,789.02	\$1,789.02	\$0.00
VILLAGE/BORO	\$694.17	\$694.17	\$0.00
Total Annual Escrow Payments	\$4,171.83	\$4,171.83	\$0.00
Monthly Escrow Payments	\$347.66	\$347.66	\$0.00

- B. Repayment of Escrow Shortage or Surplus** - According to the projections shown in Table 1 on the reverse side, your escrow account will rise above the minimum required balance of \$695.31 in August. This means you will have a **surplus** of \$4,380.76 in your escrow account.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Surplus
\$1,450.24	minus \$695.31	equals \$4,380.76

COMING YEAR ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow shortage or surplus. Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference from a previous estimate in either the date or the amount. The letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown. If you want a further explanation or would like to request another analysis this computation year, please call our toll-free number.

Unless limited by state law, Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Please keep this statement for comparison with the actual activity in your escrow account at the end of the escrow accounting computation year.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Required Balance	Projected Balance
Beginning Balance				\$1,863.51	\$2,618.44
June	347.66	140.72	HOMEOWNERS	2,070.45	2,825.38
July	347.66	140.72	HOMEOWNERS	2,277.39	3,032.32
August	347.66	1,789.02	SCHOOL	836.03	1,590.96
August	0.00	140.72	HOMEOWNERS	695.31	1,450.24
September	347.66	140.72	HOMEOWNERS	902.25	1,657.18
October	347.66	140.72	HOMEOWNERS	1,109.19	1,864.12
November	347.66	140.72	HOMEOWNERS	1,316.13	2,071.06
December	347.66	140.72	HOMEOWNERS	1,523.07	2,278.00
January	347.66	140.72	HOMEOWNERS	1,730.01	2,484.94
February	347.66	140.72	HOMEOWNERS	1,936.95	2,691.88
March	347.66	140.72	HOMEOWNERS	2,143.89	2,898.82
April	347.66	694.17	VILLAGE/BORO	1,797.38	2,552.31
April	0.00	140.72	HOMEOWNERS	1,656.66	2,411.59
May	347.66	140.72	HOMEOWNERS	1,863.60	2,618.53

**Low Balance used to determine escrow overage or shortage.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Payments to Escrow Account		Payments from Escrow Account		Description	Escrow Account Balance
	Projected	Actual	Projected	Actual		
					Beginning Balance	-\$13,082.04
March	347.66	7,999.52 *	140.72	0.00 *	HOMEOWNERS	-5,082.52
March	0.00	0.00	0.00	129.55 *	HAZARD INS	-5,212.07
April	347.66	8,599.18 E	694.17	694.17 E	VILLAGE/BORO	2,692.94
April	0.00	0.00 E	140.72	140.72 E	HOMEOWNERS	2,552.22
April	0.00	0.00 E	0.00	140.72 E	HOMEOWNERS	2,411.50
May	347.66	347.66 E	140.72	140.72 E	HOMEOWNERS	2,618.44
Totals	\$1,042.98	\$16,946.36	\$1,116.33	\$1,245.88		

New York Residents: Planet is obligated to make all payments for taxes for which the real property tax escrow account is maintained and if any such payments are not timely, Planet is responsible for making such payments including any penalties and interest; You are obligated to pay one-twelfth of the taxes each month to Planet which will be deposited into the real property tax escrow account, unless there is a deficiency or surplus in the account, in which case a greater or lesser amount may be required; Planet must deposit the escrow payments made by you in a banking institution or a licensed branch of a foreign banking corporation whose deposits are insured by a federal agency; and Planet cannot impose any fees relating to the maintenance of the real property tax escrow account.

NEW YORK RESIDENTS: Please be advised that Planet Home Lending, LLC ("Planet") is registered with the Superintendent of Financial Services for the State of New York. Borrowers may file complaints about Planet with the New York State Department of Financial Services. Borrowers may also obtain further information from the New York State Department by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Nevada Residents: You may specify the disposition of any excess money within 20 days after you receive this statement.

Oregon Residents Only: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 866-882-8187 or www.planethomelending.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

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 ATTENTION TO ANY DEBTOR IN BANKRUPTCY OR WHO HAS RECEIVED A DISCHARGE IN BANKRUPTCY: This
 communication is being sent for compliance and/or informational purposes only, and is not an attempt to collect a debt or impose
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